

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Peter J. Kaehler, et al.  
Serial No.: Unknown  
Filed: Herewith  
Title: BENEFIT MANAGEMENT

Examiner: Unknown  
Art Unit: Unknown  
Docket: 110.0010001

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**INFORMATION DISCLOSURE STATEMENT**

**MS PATENT APPLICATION**

Commissioner for Patents  
P.O. BOX 1450  
Alexandria, VA 22313-1450

In compliance with the duty imposed by 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97 et. seq., the enclosed materials are brought to the attention of the Examiner for consideration in connection with the above-identified patent application. Applicants respectfully request that this Information Disclosure Statement be entered and the documents listed on the attached Form 1449 be considered by the Examiner and made of record. Pursuant to the provisions of MPEP 609, Applicants further request that a copy of the 1449 form, initialled by the Examiner to indicate that all listed citations have been considered, be returned with the next official communication.

Under 37 C.F.R. § 1.97(b)(3), it is believed that no fee or certificate is required with this Information Disclosure Statement.

Applicant(s) submit herewith PTO Form 1449 together with any required copies of patents, publications or other information which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance 37 C.F.R. §1.56

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The Examiner is invited to contact the Applicants' Representative at the below-listed telephone number if there are any questions regarding this communication.

**CERTIFICATE UNDER 37 CFR 1.8:** The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: MS \_\_\_\_\_ Commissioner for Patents, P.O. BOX 1450 Alexandria, VA 22313-1450 on this \_\_\_\_ day of \_\_\_\_\_, 2003.

**OR**

"Express Mail" mailing label number: **EU364299400US**

Date of Deposit: **October 15, 2003**

This paper or fee is being deposited on the date indicated above with the United States Postal Service pursuant to 37 C.F.R. 1.10, and is addressed to **MS PATENT APPLICATION**, Commissioner for Patents, P.O. BOX 1450, Alexandria, VA 22313-1450

Sarah L. Reinhard

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Respectfully Submitted,  
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Reg. No. 40,925

Date: 10/15/2003

Form 1449* Information Disclosure Statement	Atty Dkt. No.: 110.0010001	Serial No.: N/A
	Applicant: Peter J. Kaehler, et al.	
	Filing Date: Herewith	Group: N/A

U.S. Patent Documents						
*Examiner Initial *	Document Number	Date	Name	Class	Subclass	Filing Date
	2002/0049617	04/25/2002	Lencki, et al.	705	4	12/26/2000

Foreign Patent Documents						
**Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date

**Examiner Initial	Other Documents (Including: Author, Title, Date, Publisher, Ed., Vol., Pertinent Pages)